



CHUBB GROUP OF INSURANCE COMPANIES

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Personal & Confidential

August 5, 1992

Aspira, Inc. of New Jersey

390 Broad Street
Newark, NJ 07104
ATTN: Margaret Rivera

RE: Insured : **Aspira, Inc. of New Jersey**
Policy No. : 8094-88-69
Policy Type: Association Liability
Company : Federal Insurance Company

Dear Ms. Rivera:

This will acknowledge receipt of a letter that was sent to one of Chubb's offices by William E. Agrait. Mr. Agrait in his letter of July 30, 1992 advises the claims manager at our Murray Hill Office that he represents Hilda Rosario. He further states that his client is making a claim because she feels she was wrongfully discharged from her employment as executive director at Aspira.

I spoke to Gary Wingens of the law firm of Lowenstein & Sandler. Mr. Wingens advised me that he was in receipt of the letter and stated that this was the first notice Aspira had that Ms. Rosario was going to be making a claim. He advised that Ms. Rosario had an employment contract which expired on July 11, 1992. He stated that Aspira decided not to renew that contract.

I spoke with you to confirm the facts of this case. I am enclosing a copy of the letter from Mr. Agrait. You stated you will send me a copy of the employment contract.

At this time we are reviewing this matter for coverage and obtaining a copy of the policy. Once we have reviewed this coverage I will send you another letter regarding our coverage position.

I am sending a letter to Mr. Agrait in which you will be carbon copied. I will advise him that we will need to determine coverage and investigate this matter further with the association.

In the interim Federal must reserve the right to raise all of the defenses available to it under the policy and the law.

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Pursuant to Policy Paragraph 1.3 no defense costs shall be incurred or settlements made without the company's consent.

Should you have any questions in the meantime, please feel free to contact me.

Very truly yours,



Sharon Piotrowski
Executive Liability Examiner
Bedminster Eastern Zonal Office

SP/dmg
a:asp.sp26

cc: **Huntington T. Block/Rollins Burdick**
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6th Floor
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DCO/EPD
MaryJane Lehman

Lowenstein & Sandler
65 Livingston Avenue
Roseland, NJ 07068
ATTN: Gary Wingens